

**IN THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 36-37 and 44-47 have been amended as follows:

**Listing of Claims:**

Claim 1 (original): A settlement processing apparatus for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

a customer identification data attaining section which attains customer identification data for identifying the customer;

a purchase data attaining section which attains purchase data concerning contents of the debt;

a data storage which stores customer-specific data including the customer identification data and specifying the customer;

an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and

a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data, and which processes settlement completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be notified to the customer.

Claim 2 (original): The settlement processing apparatus according to claim 1, wherein the customer identification data attaining section attains the customer identification data from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction, and

the purchase data attaining section attains the purchase data from at least one of the communication terminal and the checkout terminal.

Claim 3 (original): A settlement processing apparatus for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

a customer identification data attaining section which attains customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

a purchase data attaining section which attains the purchase data from at least one of the communication terminal and the checkout terminal;

a data storage which stores customer-specific data including the customer identification data and specifying the customer;

an authentication section which compares the customer identification data attained by the

customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data; and

a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data.

Claim 4 (original): The settlement processing apparatus according to claim 2, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which stores the customer identification data and the purchase data attained via the terminal communicator, with the customer identification data and the purchase data associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the communication terminal storage.

Claim 5 (original): The settlement processing apparatus according to claim 3, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which stores the customer identification data and the purchase data attained via the terminal communicator, with the customer identification data and the purchase data associated with each other, and

the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the communication terminal storage.

Claim 6 (original): The settlement processing apparatus according to claim 4, comprising a storage which stores the customer identification data and the purchase data attained from the communication terminal storage of the communication terminal, wherein

the purchase data includes purchase identification data which identifies the purchase data, after the purchase data attaining section attains the purchase data from the communication terminal storage of the communication terminal, the purchase data attaining section further attains the purchase identification data from the checkout terminal,

the authentication section determines whether the purchase identification data attained from the checkout terminal by the purchase data attaining section is equal to the purchase identification data included in the purchase data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data corresponding to the purchase identification data and stored in the storage with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the

settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

Claim 7 (original): The settlement processing apparatus according to claim 5, comprising a storage which stores the customer identification data and the purchase data attained from the communication terminal storage of the communication terminal, wherein

the purchase data includes purchase identification data which identifies the purchase data, after the purchase data attaining section attains the purchase data from the communication terminal storage of the communication terminal, the purchase data attaining section further attains the purchase identification data from the checkout terminal,

the authentication section determines whether the purchase identification data attained from the checkout terminal by the purchase data attaining section is equal to the purchase identification data included in the purchase data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data corresponding to the purchase identification data and stored in the storage with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

Claim 8 (original): The settlement processing apparatus according to claim 2, wherein the checkout terminal comprises an input section for inputting the customer identification data, and a checkout terminal storage which stores the customer identification data inputted by the input section, and the purchase data, with both associated with each other, and the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the checkout terminal storage of the checkout terminal.

Claim 9 (original): The settlement processing apparatus according to claim 3, wherein the checkout terminal comprises an input section for inputting the customer identification data, and a checkout terminal storage which stores the customer identification data inputted by the input section, and the purchase data, with both associated with each other, and the customer identification data attaining section and the purchase data attaining section attain the customer identification data and the purchase data stored in the checkout terminal storage of the checkout terminal.

Claim 10 (original): The settlement processing apparatus according to claim 8, comprising a storage which stores the customer identification data and the purchase data attained from the checkout terminal storage of the checkout terminal, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which stores the

customer identification data,

after the customer identification data attaining section attains the customer identification data from the checkout terminal storage of the checkout terminal, the customer identification data attaining section further attains the customer identification data stored in the communication terminal storage of the communication terminal,

the authentication section determines whether the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the customer identification data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

Claim 11 (original): The settlement processing apparatus according to claim 9, comprising a storage which stores the customer identification data and the purchase data attained from the checkout terminal storage of the checkout terminal, wherein

the customer identification data is data specific to the communication terminal,

the communication terminal comprises a communication terminal storage which stores the customer identification data,

after the customer identification data attaining section attains the customer identification data from the checkout terminal storage of the checkout terminal, the customer identification data attaining section further attains the customer identification data stored in the communication terminal storage of the communication terminal,

the authentication section determines whether the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the customer identification data stored in the storage, and if both are determined to be equal, the authentication section compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data stored in the storage and the customer-specific data corresponding to the customer identification data.

Claim 12 (original): The settlement processing apparatus according to claim 8, wherein the checkout terminal comprises a checkout terminal storage which stores the customer identification data,

the checkout terminal determines whether the customer identification data inputted by the input section is equal to the customer identification data stored in the checkout terminal storage, and

if both are determined to be equal by the checkout terminal, the customer identification data attaining section attains the customer identification data.



Claim 13 (original): The settlement processing apparatus according to claim 9, wherein the checkout terminal comprises a checkout terminal storage which stores the customer identification data,

the checkout terminal determines whether the customer identification data inputted by the input section is equal to the customer identification data stored in the checkout terminal storage, and

if both are determined to be equal by the checkout terminal, the customer identification data attaining section attains the customer identification data.

Claim 14 (original): The settlement processing apparatus according to claim 2, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which stores the customer identification data,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and

the purchase data attaining section attains the purchase data from the checkout terminal.

Claim 15 (original): The settlement processing apparatus according to claim 3, wherein the customer identification data is data specific to the communication terminal, the communication terminal comprises a communication terminal storage which stores the customer identification data,

the customer identification data attaining section attains the customer identification data

stored in the communication terminal storage of the communication terminal, and

the purchase data attaining section attains the purchase data from the checkout terminal.

Claim 16 (original): The settlement processing apparatus according to claim 14, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the checkout terminal comprises a checkout terminal storage which stores the purchase data and the customer identification data attained via the terminal communicator, with the purchase data and the customer identification data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the customer identification data,

the authentication section determines whether the customer identification data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase

data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 17 (original): The settlement processing apparatus according to claim 15, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the checkout terminal comprises a checkout terminal storage which stores the purchase data and the customer identification data attained via the terminal communicator, with the purchase data and the customer identification data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the customer identification data,

the authentication section determines whether the customer identification data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase

data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 18 (original): The settlement processing apparatus according to claim 14, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the purchase data includes purchase identification data which identifies the purchase data, the communication terminal storage of the communication terminal stores the customer identification data and the purchase identification data attained by the terminal communicator, with the customer identification data and the purchase identification data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 19 (original): The settlement processing apparatus according to claim 15, wherein the communication terminal and the checkout terminal can be connected via a terminal communicator, enabling transmission/reception of data,

the purchase data includes purchase identification data which identifies the purchase data, the communication terminal storage of the communication terminal stores the customer identification data and the purchase identification data attained by the terminal communicator, with the customer identification data and the purchase identification data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data

attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 20 (original): The settlement processing apparatus according to claim 14, wherein the purchase data includes purchase identification data which identifies the purchase data, the communication terminal comprises an input section for inputting the purchase identification data,

the communication terminal storage of the communication terminal stores the purchase identification data inputted by the input section and the customer identification data, with the purchase identification data and the customer identification data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined

to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 21 (original): The settlement processing apparatus according to claim 15, wherein the purchase data includes purchase identification data which identifies the purchase data, the communication terminal comprises an input section for inputting the purchase identification data,

the communication terminal storage of the communication terminal stores the purchase identification data inputted by the input section and the customer identification data, with the purchase identification data and the customer identification data associated with each other,

the customer identification data attaining section attains the customer identification data stored in the communication terminal storage of the communication terminal, and also attains the purchase identification data,

the authentication section determines whether the purchase identification data attained from the communication terminal storage of the communication terminal by the customer identification

data attaining section is equal to the purchase identification data included in the purchase data attained from the checkout terminal by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 22 (original): The settlement processing apparatus according to claim 14, wherein the customer identification data includes principle confirmation data for confirming the customer himself or herself,

the checkout terminal comprises an input section for inputting the principal confirmation data, and a checkout terminal storage which stores the principal confirmation data inputted by the input section and the purchase data, with the principal confirmation data and the purchase data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal storage of the checkout terminal, and also attains the principal confirmation data,

the authentication section determines whether the principal confirmation data attained from



the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the principal confirmation data included in the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 23 (original): The settlement processing apparatus according to claim 15, wherein the customer identification data includes principle confirmation data for confirming the customer himself or herself,

the checkout terminal comprises an input section for inputting the principal confirmation data, and a checkout terminal storage which stores the principal confirmation data inputted by the input section and the purchase data, with the principal confirmation data and the purchase data associated with each other,

the purchase data attaining section attains the purchase data stored in the checkout terminal

storage of the checkout terminal, and also attains the principal confirmation data,

the authentication section determines whether the principal confirmation data attained from the checkout terminal storage of the checkout terminal by the purchase data attaining section is equal to the principal confirmation data included in the customer identification data attained from the communication terminal storage of the communication terminal by the customer identification data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 24 (original): The settlement processing apparatus according to claim 14, wherein the communication terminal and the checkout terminal each have an input section for inputting comparison data which associates the customer identification data with the purchase data, the customer identification data attaining section attains the customer identification data from the communication terminal, and also attains the comparison data inputted by the input section, the purchase data attaining section attains the purchase data from the checkout terminal, and

also attains the comparison data inputted by the input section,

the authentication section determines whether the comparison data attained by the customer identification data attaining section is equal to the comparison data attained by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 25 (original): The settlement processing apparatus according to claim 15, wherein the communication terminal and the checkout terminal each have an input section for inputting comparison data which associates the customer identification data with the purchase data, the customer identification data attaining section attains the customer identification data from the communication terminal, and also attains the comparison data inputted by the input section, the purchase data attaining section attains the purchase data from the checkout terminal, and also attains the comparison data inputted by the input section, the authentication section determines whether the comparison data attained by the customer

identification data attaining section is equal to the comparison data attained by the purchase data attaining section, and if both are determined to be equal, the authentication section associates the customer identification data attained by the customer identification data attaining section with the purchase data attained by the purchase data attaining section, and compares the customer identification data with the customer-specific data, to authenticate the customer identification data, and

if the customer identification data is authenticated by the authentication section, the settlement processing section performs the processing for settling the debt, based on the purchase data associated by the authentication section and the customer-specific data corresponding to the customer identification data.

Claim 26 (original): The settlement processing apparatus according to claim 2, wherein the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication terminal, and the checkout terminal, and

after completion of the processing for settling the debt, the settlement processing section processes settlement completion data indicating that the processing has been completed on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement completion data.

Claim 27 (original): The settlement processing apparatus according to claim 3, wherein the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication terminal, and the checkout terminal, and

after completion of the processing for settling the debt, the settlement processing section processes settlement completion data indicating that the processing has been completed on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement completion data.

Claim 28 (original): The settlement processing apparatus according to claim 2, wherein the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication terminal, and the checkout terminal, and

before performing the processing for settling the debt, the settlement processing section processes settlement content data concerning contents of settlement of the debt, on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement content data.

Claim 29 (original): The settlement processing apparatus according to claim 3, wherein the customer identification data, the customer-specific data, and the purchase data each include residence data concerning residence of at least one of the customer, the communication

terminal, and the checkout terminal, and

before performing the processing for settling the debt, the settlement processing section processes settlement content data concerning contents of settlement of the debt, on the basis of the residence data included in attained data, making at least one of the communication terminal and the checkout terminal be able to notify the customer of the settlement content data.

Claim 30 (original): The settlement processing apparatus according to claim 1, wherein the data storage stores the attained purchase data and settlement completion determination data indicating whether the processing for settling the debt on the basis of the attained purchase data has been completed, with the attained purchase data and the settlement completion determination data associated with each other, and

before performing the processing for settling the debt, the settlement processing section determines whether the processing for settling the debt has been completed, on the basis of the settlement completion determination data corresponding to the purchase data.

Claim 31 (original): The settlement processing apparatus according to claim 3, wherein the data storage stores the attained purchase data and settlement completion determination data indicating whether the processing for settling the debt on the basis of the attained purchase data has been completed, with the attained purchase data and the settlement completion determination data associated with each other, and

before performing the processing for settling the debt, the settlement processing section

determines whether the processing for settling the debt has been completed, on the basis of the settlement completion determination data corresponding to the purchase data.

Claim 32 (original): The settlement processing apparatus according to claim 30, wherein if it is determined that the processing for settling the debt has not yet been completed, the settlement processing section performs the processing for settling the debt, based on the customer identification data authenticated by the authentication section and the attained purchase data.

Claim 33 (original): The settlement processing apparatus according to claim 31, wherein if it is determined that the processing for settling the debt has not yet been completed, the settlement processing section performs the processing for settling the debt, based on the customer identification data authenticated by the authentication section and the attained purchase data.

Claim 34 (original): The settlement processing apparatus according to claim 1, comprising:  
a setting input recognition section which recognizes a setting input requesting disclosure of the purchase data by an input operation; and  
a notification section which outputs the purchase data, making the customer be able to recognize the purchase data, if the setting input is recognized by the setting input recognition section.

Claim 35 (original): The settlement processing apparatus according to claim 3, comprising:

a setting input recognition section which recognizes a setting input requesting disclosure of the purchase data by an input operation; and

a notification section which outputs the purchase data, making the customer be able to recognize the purchase data, if the setting input is recognized by the setting input recognition section.

Claim 36 (currently amended): A settlement processing system which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

[[the]] a settlement processing apparatus [[according to claim 1]] having: a customer identification data attaining section which attains customer identification data for identifying the customer, a purchase data attaining section which attains purchase data concerning contents of the debt, a data storage which stores customer-specific data including the customer identification data and specifying the customer, an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data, and a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification data and the attained purchase data, if the authentication section authenticates the customer identification data, and which processes settlement completion data indicating that the processing is completed, after the processing is completed,



making the settlement completion data be able to be notified to the customer;

a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal.

Claim 37 (currently amended): A settlement processing system which performs a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

[[the]] a settlement processing apparatus [[according to claim 3]]having: a customer identification data attaining section which attains customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction, a purchase data attaining section which attains the purchase data from at least one of the communication terminal and the checkout terminal, a data storage which stores customer-specific data including the customer identification data and specifying the customer, an authentication section which compares the customer identification data attained by the customer identification data attaining section with the customer-specific data stored in the data storage, to authenticate the customer identification data, and a settlement processing section which performs the processing for settling the debt, based on the customer-specific data corresponding to the customer identification

data and the attained purchase data, if the authentication section authenticates the customer identification data;

a communication terminal owned by the customer and capable of transmitting/receiving data;

a checkout terminal which is owned by an organization and generates the purchase data concerning the contents of the debt, the organization serving the business transaction; and

a communicator which enables transmission/reception of data among the settlement processing apparatus, the communication terminal, and the checkout terminal.

Claim 38 (original): The settlement processing system according to claim 36, wherein the checkout terminal can output, to the communication terminal via the communicator, connection command data for connecting the communication terminal to the settlement processing apparatus, enabling transmission/reception of data, and

the communication terminal connects to the settlement processing apparatus via the communicator, upon receipt of the connection command data.

Claim 39 (original): The settlement processing system according to claim 37, wherein the checkout terminal can output, to the communication terminal via the communicator, connection command data for connecting the communication terminal to the settlement processing apparatus, enabling transmission/reception of data, and

the communication terminal connects to the settlement processing apparatus via the communicator, upon receipt of the connection command data.

Claim 40 (original): The settlement processing system according to claim 36, wherein the communicator is a network.

Claim 41 (original): The settlement processing system according to claim 37, wherein the communicator is a network.

Claim 42 (original): A settlement processing method for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, and purchase data concerning contents of the debt;

comparing the attained customer identification data with customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

performing the processing for settling the debt, based on the customer identification data and the attained purchase data, if the customer identification data is authenticated, and settlement completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be notified to the customer.

Claim 43 (original): A settlement processing method for performing a settlement processing for settling a debt issued by a business transaction with a customer, comprising:

attaining customer identification data for identifying the customer, from at least one of a

communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

attaining the purchase data from at least one of the communication terminal and the checkout terminal;

comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.

Claim 44 (currently amended): A settlement processing program for making a computer execute the settlement processing method [[according to the claim 42]], comprising the steps of:

attaining customer identification data for identifying the customer, and purchase data concerning contents of the debt;

comparing the attained customer identification data with customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

performing the processing for settling the debt, based on the customer identification data and the attained purchase data, if the customer identification data is authenticated, and settlement

completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be notified to the customer.

Claim 45 (currently amended): A settlement processing program for making a computer execute the settlement processing method [[according to the claim 43]], comprising the steps of:

attaining customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction;

attaining the purchase data from at least one of the communication terminal and the checkout terminal;

comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data; and

performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.

Claim 46 (currently amended): A recording medium which records the settlement processing program [[according to claim 44]] in a computer-readable form, the settlement processing program making a computer execute a settlement processing method having the steps of: attaining

customer identification data for identifying the customer, and purchase data concerning contents of the debt, comparing the attained customer identification data with customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data, and performing the processing for settling the debt, based on the customer identification data and the attained purchase data, if the customer identification data is authenticated, and settlement completion data indicating that the processing is completed, after the processing is completed, making the settlement completion data be able to be notified to the customer.

Claim 47 (currently amended): A recording medium which records the settlement processing program [[according to claim 45]] in a computer-readable form, the settlement processing program making a computer execute a settlement processing method having the steps of: attaining customer identification data for identifying the customer, from at least one of a communication terminal owned by the customer and capable of transmitting/receiving data, and a checkout terminal which is owned by an organization and generates purchase data concerning contents of the debt, the organization serving the business transaction, attaining the purchase data from at least one of the communication terminal and the checkout terminal, comparing the attained customer identification data with the customer-specific data including the customer identification data, which is stored in advance, and specifying the customer, to authenticate the customer identification data, and performing the processing for settling the debt, based on the authenticated customer identification data and the attained purchase data, if the customer identification data is authenticated.